Frequently Requested Child Care Information

Maryland Child Care Resource Network

Child Care Demographics

2022

Montgomery County Report

Montgomery County is Maryland's most populous jurisdiction and one of its most affluent. It has a stable and significant office market and is a major economic engine for the state. The county is home to an array of groundbreaking innovations such as mapping the human genome, developing life-saving therapies, building premier cybersecurity defenses, and driving world-class IT advancements. Educational and research organizations such as the John Hopkins University's Montgomery County Campus, the Howard Hughes Medical Institute, the Henry M. Jackson Foundation, and the Universities at Shady Grove are located in Montgomery County. Federal facilities in the county include the National Institute of Health, the National Institute of Standards and Technology, and the Food and Drug Administration.

Successful industries in Montgomery County include information technology, telecommunications, biotechnology, software development, aerospace engineering, professional services, and government/federal contractors. The county's private sector industries generate \$75.1 billion in economic output and continue to be a major economic contributor to the state of Maryland. Major private sector employers include Emergent Solutions, Choice Hotels, Adventist, GEICO, Giant Food, Kaiser Permanente, Astra Zeneca, and Lockheed Martin.

- http://commerce.maryland.gov/Documents/ResearchDocument/AlleganyBef.pdf Source: Maryland Department of Commerce, Brief Economic Facts, 2019.
- https://data.bls.gov/cew/apps/table_maker/v4/table_maker.htm#type=1&year=2020&qtr =1&own=5&ind=10&supp=0 Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, March 2020.
- 3. https://www.dllr.state.md.us/lmi/emplists/ Source: Maryland Department of Labor, Major Employers List- Workforce Information & Performance, 2020

The Maryland Child Care Resource Network and Maryland Family Network, Inc. are co-publishers of this Montgomery County Report for the Network's Maryland Child Care Demographics Report series. The series includes reports for the State, for each of Maryland's 23 counties and the City of Baltimore.

This publication was produced as a work for hire for the benefit of, and with funds from, the Maryland State Department of Education.

Child Population 2010

Age Group	Number in age group
0-1	24,936
2-4	38,796
5-9	64,300
10-11	25,567
Total	153,599

Source: Maryland Department of Planning (MDP), 2010 Census Summary File 1.

Child Care Costs as Compared to Other Major Household Expenses

The estimated current median family income in Montgomery is \$127,971°. A family of four that included a couple and two children ages 0-23 months and 2-4 years can be expected to have the following yearly household expenses:

Expense			
•		Cost	% of Income
Child Care		\$ 35,766	27.95%
Infant¹	\$15,832		
Preschooler ²	\$19,943		
Food ³		\$ 11,396	8.91%
Housing⁴		\$ 29,976	23.42%
Taxes⁵		\$ 26,328	20.57%
Total		\$ 103,466	80.85%

¹ Average cost of full-time care in a family child care home (LOCATE, 2021). ² Average cost of full-time care in a child care center (LOCATE, 2021). ³National average cost of food at home based on a moderate cost plan (Cost of Food at Home Estimated for Food Plans at Four Cost Level, July 2021), U.S. Average, United States Department of Agriculture). ⁴Based on U.S. Bureau of the Census 2010 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities. ⁵State and local taxes per Comptroller of Maryland (2021), Medicare and FICA taxes per moneychimp.com (2021). Taxes do not refl^ect Earned Income Credit. 6Current income as shown in the Geolytics Report dated July 2021. This data cannot be compared to previous data.

Average Weekly Cost of Full-time Child Care

Montgomery County					
	Family Child Care Programs	Child Care Centers			
0-23 months	\$ 304.46	\$ 448.69			
2-4 years	\$ 276.94	\$ 383.34			
5 years ¹	\$ 258.59	\$ 343.21			
School Age Full ²	\$ 242.66	\$ 299.01			
School Age B/A ³	\$ 152.22	\$ 160.78			

Source: MFN/LOCATE: Child Care, 6/21.

¹Average cost of full time care for a 5 year old. Defined as child being in full time child care or being in kindergarten and out-of-school child care, i.e., holidays, school closures and summers. ²Average cost of full time care for a 6+ school age child (out-of-school child care, i.e., holidays, school closures and summers). ²Average cost of before and after school child care.

Number of Montgomery Children under 12 with Mothers in the Work Force¹

169,523 – 82.4%² of total 2021 child population under 12 (205,732).

¹Source: MFN/LOCATE: Child Care. ²Percent based on 2010 census data. Total population number based on GeoLytics, Inc. report, 2021.

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Population Information

Child Population

		2000		2010
Mon	tgomery	Maryland	Montgomery	Maryland
0-3 years	35,779	209,218	37,926	217,560
3-4 years	24,394	144,175	25,806	146,928
5 years	12,246	74,546	12,766	72,700
6-9 years	51,057	316,772	51,534	294,168
10-11 years	26,248	162,481	25,567	151,023
Total	149,724	907,192	153,599	882,379

Source: U.S. Bureau of the Census, 2000, 2010.

Female Population (selected ages)

Age Group	2000	2010
20-24	21,948	26,737
25-29	29,724	33,733
30-34	36,155	34,514
Total	87,827	94,984

Source: U.S. Bureau of the Census, 2000, 2010.

Work Force Information Total Population Ages 16+ in Work Force

	Montgomery	Maryland
2010		
Female	275,943	1,570,193
Male	291,702	1,623,215
2000		
Female	230,995	1,351,034
Male	246,128	1,418,491
Change		
Female	19.5% (+)	16.2% (+)
Male	18.5% (+)	14.4% (+)

Source: U.S. Bureau of the Census, 2000, 2010 American Community Survey (ACS).

Females (16+) with Children

Age Group	2000	2010	Change
Total females (16+) with children under 6	29,250	73,664	N/A*
Total females (16+) with children under 6 in the work force	19,676	N/A*	N/A*
Total females (16+)	15,070	IN/A	10/7
with children 6-17	64,240	154,931	N/A*
Total females (16+) with children 6-17 in the work force	50,541	N/A*	N/A*

Source: U.S. Bureau of the Census, 2010 ACS.

Total Population

	Montgomery	Maryland
2010	971,777	5,773,552
2000	873,341	5,296,486
1995	810,000	5,046,079
1990	757,027	4,780,753
1980	579,053	4,216,975

Source: U.S. Bureau of the Census, 2010, 2000, 1990, 1980.

Male Population (selected ages)

Age Group	2000	2010
20-24	21,736	27,294
25-29	27,839	32,506
30-34	32,849	31,640
Total	82,424	91,440

Source: U.S. Bureau of the Census, 2000, 2010.

Households

	2000	2010
Total household population	863,910	962,877
Total # of households	324,565	357,086
Average household size	2.66	2.70

Source: U.S. Bureau of the Census, 2000, 2010.

^{*} Comparable data not available for 2010 census.

Census Information

Families and Poverty

	2000	%	2010	%	%Change
All Families	224,225	100%	244,898	100%	9.2%(+)
Families Below Poverty Level	8,428	3.8%	12,000	4.9%	42.4%(+)
All Families w/Children Under 6	27,701	N/A*	27,951	100%	N/A*
Families w/Children Under 5 Below Poverty Level	2,808	N/A*	N/A*	4.9%	N/A*
All Families w/Children Under 18	113,665	100%	118,482	100%	4.2%(+)
Families					

w/Children Under 18 Below Poverty Level

6,110 5.4% 9,597 8.1% 57.1%(+)

Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.

Educational Attainment

	%Adult Pop. Over ntgomery	%Adult Pop. Over 25 Yrs	Maryland	25 Yrs
High School Grad or Higher	605,912	90.6%	3,410,847	88.1%
Bachelor's Degree or Higher	377,710	56.5%	1,396,843	36.1%

Source: U.S. Bureau of the Census, 2010 ACS.

Children and Poverty

	2000	%	2010	%	%Change
Total Related					
Children					
Under 18	205,941	100%	212,397	100%	3.1%(+)
Total Children					
Under 18 Below	/				
Poverty Level	13,516	6.6%	20,602	9.7%	52.4%(+)
Total Children					
Under 5 Below					
Poverty Level	3,698	6.8%	N/A*	8.4%	N/A*
Total Children					
5-17 Below					
Poverty Level	9.818	6.5%	N1/A *	10.2%	N/A*

Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.

Families

Montgomery Total # of All Families With Related Children Total Under Age 6		Total # of All Families With Related Children Under Age 18	
2000	224,225	27,701	113,665
2010	224,898	30,680	126,250
Change	0.3%(+)	10.8%(+)	11.1%(+)

Maryland	Total # of All Total # of All Families With Related Children Total Under Age 6		Total # of All Families With Related Children Under Age 18
2000	1,359,318	150,011	662,172
2010	1,447,002	170,870	728,045
Change	6.5%(+)	13.9%(+)	9.9%(+)

Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.

^{*}Comparable data not available from 2010 Census.

^{*}Comparable data not available from 2010 Census.

Demographics Montgomery County

Income, Unemployment and Housing Information

Annual Wage Rate Information

Public School Teacher Salary (Montgomery County) ¹	\$69,529
Public School Teacher Salary Average (MD) ¹	\$63,849
Nonpublic School Teacher Average (Maryland)	\$60,500
Family Child Care Provider (Maryland)	\$41,177
Child Care Center Director (Maryland)	\$40,539
Center Senior Staff/Teacher (Maryland)	\$25,537
Center Aide (Maryland)	\$17,889

¹Maximum teacher salary with Bachelor's and Standard Professional Certificate (SPC). Sources: MSDE, Sept 2021, Association of Independent Maryland Schools (AIMS), 2020-21 school year, and MFN's 2021 Statewide Survey of Family Child Care Providers and Child Care Centers.

Family Income

Median Family Income, 2010 Census	
Montgomery	\$120,664
Maryland	\$83,137

Source: U.S. Bureau of the Census, 2010 ACS.

Median Household Income ¹ :		
Montgomery	\$109,754	
Maryland	\$85,454	

Income Distribution	Percent Househo	lds
	Montgomery	Maryland
under \$25,000	9.1%	13.2%
\$25,000 - \$49,999	12.2%	16.0%
\$50,000 - \$74,999	12.6%	15.3%
\$75,000 +	66.1%	55.5%

Source: ¹GeoLytics, Inc. report, 2021. U.S. Bureau of the Census, 2015-2019 American Community Survey 5-Year Estimates. Data is not directly comparable to 2010 or earlier reports.

NOTE: Percentages may not total 100% because of rounding

Unemployment Rate

	Montgomery	Maryland
2000	1.6%	3.4%
2001	2.6%	4.0%
2002	2.5%	3.9%
2003	2.5%	4.1%
2004	2.2%	3.9%
2005	2.8%	3.9%
2006	2.7%	3.7%
2007	2.7%	3.6%
2008	3.3%	4.5%
2009	5.3%	7.1%
2010	5.5%	7.3%
2011	5.5%	7.2%
2012	4.9%	6.5%
2013	4.9%	6.2%
2014	4.5%	5.6%
2015	4.0%	5.0%
2016	3.6%	4.5%
2017	3.2%	4.3%
2018	3.8%	4.5%
2019	3.4%	3.9%
2020	8.1%	8.3%
2021	6.4%	6.7%

Maryland Department of Labor, Licensing and Regulation (DLLR) 6/2021.

Housing Information

	Montgomery	Maryland
Owner-Occupied housing	238,022 (66%)	1,426,267 (67%)
Renter-Occupied housing	121,454 (34%)	701,172 (33%)

Note: Percentage is based on total occupied housing units.

Mo	ntgomery	Maryland
Mean value of Owner- Occupied Housing	\$447,200	\$301,400
Median Selected Monthly Owner Costs With a Mortgage	\$2,498	\$2,016
Median Gross Residential Monthly Rent	\$1,466	\$1,131

Source: U.S. Bureau of the Census, 2010 ACS.

Supply of Regulated Early Childhood Programs and Education

Children's Programs by Type with Capacity/ **Enrollment**

Linoillient		
	# of Programs	Capacity ¹
Clill C D		<u>·</u>
Family Child Care Providers	743	5,874
*OCC Licensed Group		
Programs	425	34,511
3		,-
8-12 Hour Child Care Centers	259	21,120
o 12 flour ellila care centers	233	21,120
Infant/Toddler	141	2,467
illiant/Toddlei	141	2,407
Part Day	54	N/A
Part-Day	54	IV/A
D - f / - f + C - l l		
Before/after School	2.22	
(School & Center-Based)	266	22,088
Employer-Sponsored Centers	7	843
Nursery Schools	103	N/A
Private Kindergarten	48	N/A
**Head Start	2	856
Head Start		630
***Public Pre-Kindergarten		
Sites	1	N/A

¹Some providers may still be closed due to COVID 19 considerations.

Source: MFN/LOCATE Child Care, 6/21; Maryland State Department of Education; Department of Health and Mental Hygiene.

Education

Public and Private Schools (Elementary and Middle)		
	Public	Private*
Elementary Schools	135	24
Middle Schools	40	0
Combined	0	88

Elementary School Enrollment				
	Public	Private*		
Pre-Kindergarten	3,597	3,974		
Kindergarten	10,347	1,591		
Grades 1 - 6	70,835	9,092		
Total	84,779	14,657		

Source: MSDE, 2020-21 school year. Enrollment figures are for September 30, 2020. Private schools include MSDE approved schools and those operated by a tax-exempt religious organization which hold a letter of exemption from approval in accordance with State law.

²Public Pre K Closure due to COVID-19.

^{*}Note: Numbers do not lotal because facilities may have more than one type of program. Unless otherwise indicated, all programs are privately funded.

** Federally funded programs which include Head Start, Early Head Start and

Home-based Head Start.

^{***}State funded.

^{*}Self reported data from Maryland Nonpublic Schools as reported to MSDE.*Self reported data from Maryland Nonpublic Schools as reported to MSDE.

Supply of Regulated Early Childhood Programs and Education

Density of Family Providers and Center Programs by Community/Zip Code

The following chart shows the number of registered family child care providers and licensed full-day child care centers in Montgomery as of June 30, 2021.

Community/ Zip Code	Family Providers	8-12 Hour %	Centers	%
Ashton 20861	2	0.3	1	0.4
Bethesda 20814	7	0.9	13	5.0
Bethesda 20816	2	0.3	6	2.3
Bethesda 20817	27	3.6	12	4.6
Bethesda 20892	0	0.0	2	0.8
Boyds 20841	10	1.3	2	0.8
Brookeville 20833	3	0.4	0	0.0
Burtonsville 20866	15	2.0	2	0.8
Cabin John 20818	1	0.1	1	0.4
Chevy Chase 20815	1	0.1	6	1.2
Clarksburg 20871	35	4.7	2	0.8
Damascus 20872	15	2.0	3	1.2
Darnestown 20874	3	0.4	1	0.4
Darnestown 20878	0	0.0	1	0.4
Derwood 20855	7	0.9	3	1.2
Gaithersburg 20877	22	3.0	9	3.1
Gaithersburg 20878	33	4.4	11	4.2
Gaithersburg 20879	24	3.2	5	1.9
Gaithersburg 20882	8	1.1	1	0.4
Gaithersburg 20886	7	0.9	1	0.4
Gaithersburg 20899	0	0.0	1	0.4
Garrett Park 20896	0	0.0	1	0.4
Germantown 20874	66	8.9	13	5.0
Germantown 20876	38	5.1	11	3.5
Kensington 20895	10	1.3	7	2.7
Laytonsville 20882	1	0.1	0	0.0

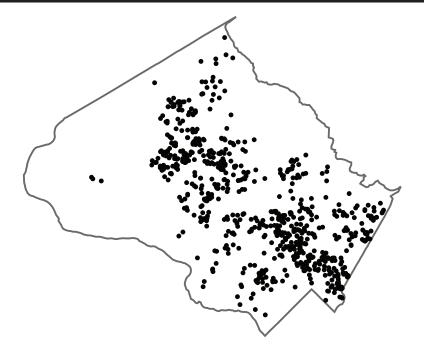
Montgomery Village 20886	20	2.7	3	1.2
Mount Airy 21771	1	0.1	0	0.0
North Bethesda 20852	1	0.1	2	0.8
North Potomac 20878	11	1.5	5	1.9
Olney 20832	21	2.8	9	3.5
Poolesville 20837	3	0.4	3	1.2
Potomac 20854	22	3.0	17	6.6
Rockville 20850	20	2.7	18	6.9
Rockville 20851	11	1.5	5	1.9
Rockville 20852	9	1.2	11	4.2
Rockville 20853	38	5.1	7	2.7
Rockville 20855	8	1.1	4	1.5
Sandy Spring 20860	1	0.1	1	0.4
Silver Spring 20901	36	4.8	8	3.1
Silver Spring 20902	59	7.9	10	3.9
Silver Spring 20903	16	2.2	3	0.8
Silver Spring 20904	35	4.7	14	5.4
Silver Spring 20905	13	1.7	4	1.5
Silver Spring 20906	62	8.3	11	4.2
Silver Spring 20910	6	0.7	8	3.1
Spencerville 20868	3 1	0.1	1	0.4
Takoma Park 20912	9	1.2	6	2.3
Wheaton 20902	3	0.4	1	0.4
Totals	743	100.0%	259	100.0%

Source: MFN/LOCATE: Child Care, 6/21. NOTE: Percentages may not total 100% because of rounding.

Supply of Regulated Child Care

Density of Regulated Family Child Care Homes in Montgomery County

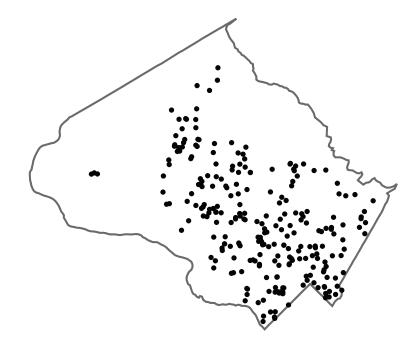
1 dot = 1 home



Source: MFN/LOCATE: Child Care, 6/21.

Density of Licensed 8-12 Hour Child Care Centers in Montgomery County

1 dot = 1 center

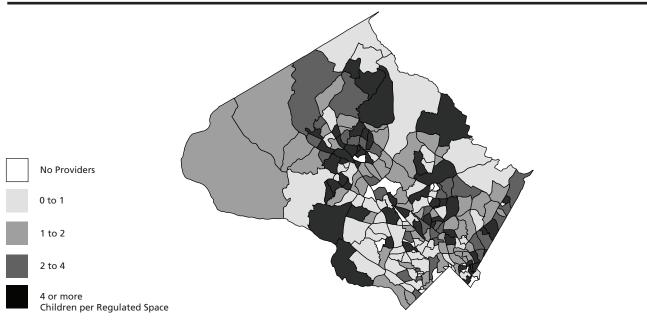


Source: MFN/LOCATE: Child Care, 6/21.

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Supply of Regulated Child Care

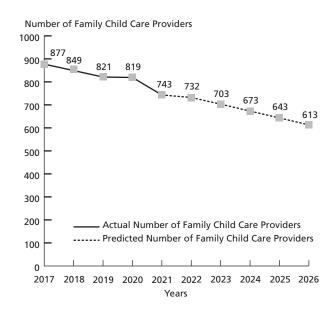
Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract



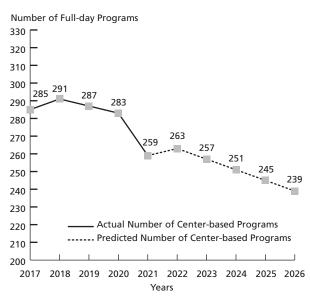
This map is based on census tracts defined by the U.S. Bureau of the Census. It does not accurately delineate land/water boundaries in some census tracts. Sources: U.S. Bureau of the Census, 2010. MFN/LOCATE: Child Care, 6/21.

Past and Anticipated Growth Patterns for Family/Center Providers

Family Child Care Providers in Montgomery 2017-2026



Center-based Programs in Montgomery 2017-2026 Full-day (8 to 12 hours)



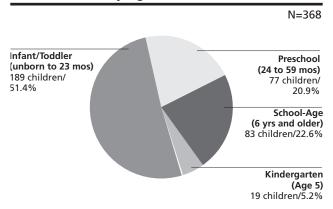
These predictions were generated with the use of the Multiple Regression Analysis and Forecasting template. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care.

Source: MFN/LOCATE: Child Care, 6/21.

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Demand for Child Care

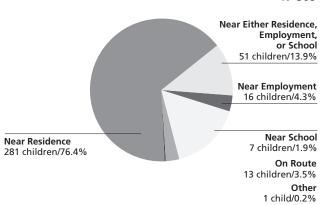
Children Served by Age



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/20-6/30/21). NOTE: Percentages may not total 100% because of rounding.

Children Served by Locational Preferences for Care

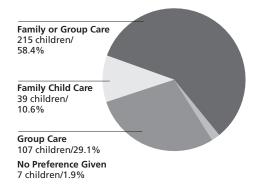
N=368



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/20-6/30/21). NOTE: Percentages may not total 100% because of rounding.

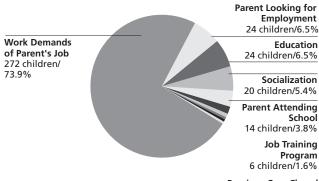
Children Served by Type of Care Preferred

N=368



Reason Child Care is Needed

N=368



Previous Care Closed 2 children/0.6%

> Not Satisfied with Care 3 children/0.8%

Behavioral Concerns 2 children/0.6%

> Parent Respite 1 child/0.3%

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/20-6/30/21). NOTE: Percentages may not total 100% because of rounding.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/20-6/30/21). NOTE: Percentages may not total 100% because of rounding.

Demographics Montgomery County

Demand for Child Care

Number of Children Served by LOCATE: Child Care 368 children (7/1/20-6/30/21)

Full-time or Part-time Care Needs of Children Served

N=368

Full-time: 299 children (81.2%) Part-time: 62 children (16.8%)

Other*: 7 children (1.9%)

* Includes requests for sick, backup and temporary care.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/20-6/30/21). Note: Percentage may not total 100% because of rounding.

Major Reasons Parents Could Not Find Child Care in Montgomery County

Reason	Count
Other	4
Cost	2
No vacancies for Preschool	2
Hours of Operation/ part time	1
Location	1
No vacancies for School-Age	1
Quality of Care	1

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/20-6/30/21).

Major Factors Important to Parents Who Found Child Care in Montgomery County

Factor	Count
Caregiver	29
Educational program	25
Environment	20
Proximity to home, work, school	16
Cost	11
Hours of operation/part time	6
Only program/provider with vacancy	4

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/20-6/30/21).

Child Care Scholarship Program (CCS)*

July 2021 Children Receiving Child Care Scholarship 2,003

Source: Maryland State Department of Education 2020.

Fiscal Year 2020 Monthly Average Number of Children Receiving WPA

259

NOTE: 1Child Care Scholarship Program (formerly Child CCS Program) is a statewide program funded with federal and state dollars and administered by the Maryland Department of Human Resources*. ²WPA, The Working Parents Assistance Program is a County-funded subsidy program. Source: WPA Automated System, 2020. WPA implemented the new subsidy tables on September 1, 2019 and the new income guidelines on November 9, 2019 in response to the changes of the State's income levels in August 1, 2019 and new subsidy rates in September 1,

Supply of Child Care

Child Care Scholarship Program (CCS)*

Number of Family Child Care Providers serving WPA Children in Montgomery County 23

Number of Child Care Centers serving WPA Children in Montgomery County 63

* Formerly Child Care Subsidy Program

Source: WPA Automated System, 2020. WPA implemented the new subsidy tables on September 1, 2019 and the new income guidelines on November 9, 2019 in response to the changes of the State's income levels in August 1, 2019 and new subsidy rates in September 1, 2019.

Number of Family Child Care Providers Serving SCCSP Children in Montgomery County

246 (33.1% of total family providers)

Number of Child Care Centers Serving SCCSP Children in Montgomery County

86 (30.4% of total centers)

Montgomery County FY21 Allocation (estimated) \$23,222,573 = 2,122 estimated number of children enrolled

Source: Maryland State Department of Education, Office of Child Care

Special Needs Child Care

Family providers who serve/have served children with special needs

296 (39.8% of total family child care providers in Montgomery)

Centers who serve/have served children with special needs

157 (60.6% of total child care centers in Montgomery)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/20-6/30/21).

^{*} Formerly Child Care Subsidy Program

Definitions

Before/After-School Care: School-Age child care offers care to children enrolled in Kindergarten or above. Care is provided before and/or after school and during school holidays/vacations. Programs are licensed by the Office of Child Care. Programs may operate from a school building or other licensed facility.

Census of Population and Housing: There are two versions of the Census questionnaire: a short form which asks a limited number of population and housing questions of all households, and a long form questionnaire which asks additional social and economic questions of a sample of all households. The user should note that data obtained from a sample are subject to sampling variability, and that there are limitations to many of these data.

Child Care: The care or supervision of a child when the child's parent has given the child's care over to another for some portion of a 24-hour-day as a supplement to the parent's primary care of the child. (OCC)

Child Care Center: Child care provided in a facility that, for part or all of the day, provides care to children in the absence of the parent. Centers are licensed by the Office of Child Care.

Child Care Scholarship Program (CCS)*: Provides financial assistance to eligible families in securing care for their children in registered family child care homes or licensed child care centers while parents/guardians are attending school, working, or in job training.

Children with Special Needs: Children who, because of a disability or other special educational, developmental, physical, emotional, behavioral, or medical condition, require additional care, or whose activities are restricted by a certain condition. (OCC)

Current Median Family Income: Current median family income is the value shown in a Geolytics Report dated July 2021.

Current Population Estimates: Current population estimates are based on GeoLytics, Inc. Reports.

Educational Attainment: The highest level of school completed or the highest degree received. Educational attainment figures were used for persons over 25 years of age. (U.S. Bureau of the Census)

Employer-Sponsored Centers: A child care center located on-site or off-site which is sponsored by a corporation, business, or other employer. Employees are given priority for enrollment slots.

Family Child Care: The care given to a child younger than 13 years old or to a developmentally disabled person younger than 21 years old, in place of parental care for less than 24 hours a day, in a residence other than the child's residence and for which the provider is paid. Regulations allow a family child care provider to care for as many as eight children at any time. (OCC)

Family Household Income: Family includes a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption. A household can contain only one family for purposes of census tabulations. (U.S. Bureau of the Census)

Head Start: Project Head Start provides comprehensive developmental services for children from low-income families. Head Start is comprised of four components including Education, Health, Parent Involvement, and Social Services. Head Start Centers serve children from age 3 to school entry age from income eligible families.

Infant/Toddler: In the State of Maryland, "infant" means a child under 18 months old. "Toddler" means a child 18 months old or older but younger than 2 years old. (OCC) MFN reports "infant" as a child birth through 23 months of age.

Kindergarten: An instructional program for children who are 5 years old by September 1st of each academic year. Programs may be operated by a private or public school. Kindergarten is the year of school which precedes entrance to first grade.

Nursery Schools: An instructional program approved or exempted by the Maryland State Department of Education for children who are two through four years old. The maximum length of the program is 6 hours per day, however most operate only a few hours per day and may meet only two or three times per week for a nine month period.

Owner Costs with Mortgage (Selected Monthly): The sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire hazard, and flood insurance on the property; utilities; and fuels. It also includes, where appropriate, the monthly condominium fees or mobile home costs. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. (U.S. Bureau of the Census)

Definitions, cont.

Part Day: A program regulated by OCC with an educational focus for children one or two years before entering kindergarten. These programs are usually 2-3 hrs/day, 2-3 days/week, nine months/year.

Pre-Kindergarten: These are publicly funded prekindergarten programs for eligible 4-year-old children administered by local boards of education or qualified vendors. The programs have the overall goal of providing learning experiences to help children develop and maintain school readiness skills necessary for successful school performance. Local school systems shall enroll all 4-year-old applicants from economically disadvantaged or homeless families.

Poverty Level: The poverty guideline for a family of four persons was \$26,500 in 2021. (U.S. Department of Health and Human Services, Jan 2021)

Renter Occupied Gross Monthly Rent: Monthly contract rent plus the estimated average monthly cost of utilities and fuels, if these are paid by the renter. All occupied housing units which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied. (U.S. Bureau of the Census)

Unemployment Rate: Civilians 16 years old and over are classified unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were looking for work during the last four weeks, and (3) were available to accept a job. Also included were civilians who did not work at all during the reference week and were waiting to be called back to a job from which they had been laid off. (U.S. Bureau of the Census)

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